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FAX COVER LETTER

October 1, 2007

TO: Examiner Michael A. Cuff
COMPANY: United States Patent and Trademark Office
PHONE: 571-272-6778
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FROM: David A. Prange
DIRECT DIAL: 612-607-7263
E-MAIL: DPrange@oppenheimer.com
RE: Applc. No. 09/470,041
Filed: December 22, 1999
Our File No.: 60021-339701

COMMENTS: Attached for filing is the Amendment and Response to Final Office Action.

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Serial No. 09/470,041

In reply to: Final Office Action mailed August 10, 2007

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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: William Ng

Serial No: 09/470,041

Filed: December 22, 1999

Title: INITIATION OF BIDDING IN A
VIRTUAL TRADE FINANCIAL
ENVIRONMENT

Docket No: 60021-339701

Conf. No. 5695

Group Art Unit: 3627

Examiner: Michael A. Cuff

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

This is in response to the Final Office Action dated August 10, 2007. Please amend the above-identified as follows and consider the accompanying remarks.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks begin on page 9 of this paper.